

FINANCIAL TIPS

One of the smartest things you can do is to get a grip on your finances. Here are a few suggestions for doing just that:

Use a checking account...



You'll find it easier to track your finances this way.

Develop a debt-reduction strategy

Decide how any debts accumulated, such as student loans, will be handled.

Draw up a budget...

By setting up a realistic budget and sticking to it, you'll reduce the likelihood of "living beyond your means."



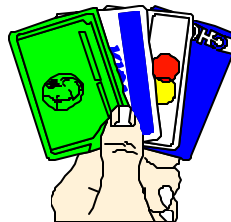
See brochure on "What is a Budget"? Use your budget to plan for future financial goals.

Consider your life insurance needs...

Consider purchasing a life insurance policy. The younger you are when you get an insurance policy, the lower the premiums will be.

Manage credit wisely...

Consolidate your credit cards. Try to get by on just one card - and use it only for emergencies. Credit card debt is one of the leading sources of financial difficulty.



Pay yourself first...

Every time you get paid, deposit a small amount into an investment vehicle, such as a mutual fund. Not only will you be building up your financial resources, but you'll also

get into the "investment habit" - which should last a lifetime.

By investing relatively modest amounts of money on a regular basis into growth instruments, you have the potential of eventually achieving significant capital appreciation.

If you are more conservative, put your savings into a certificate of deposit which is insured by the federal government.

Take full advantage of all your savings opportunities

If your employer offers a 401(k) or other tax advantaged retirement plan, contribute as much as you can - and put most of your money into the "growth" funds that are offered.



The Indiana Department of Financial Institutions,
Division of Consumer Credit has many other credit
related brochures available, such as:

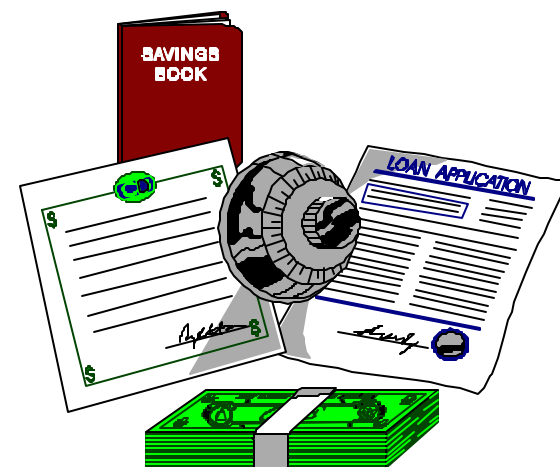
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